

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
HARRISBURG DIVISION**

In re: JOHN WAYNE CALLOWAY	§	Case No. 1:14-bk-04227
EARTHENIA DENISE CALLOWAY	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 09/12/2014.
- 2) The plan was confirmed on 04/29/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 08/28/2015, 09/24/2015, 07/05/2016, 08/01/2016, 12/05/2016, 01/05/2017.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 06/08/2016, 05/05/2017.
- 5) The case was dismissed on 06/29/2017.
- 6) Number of months from filing or conversion to last payment: 30.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 7,520.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 7,520.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 5,698.36	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 381.64	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 6,080.00</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,495.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GARY J. IMBLUM, ESQUIRE	Lgl	0.00	5,060.68	9,399.68	5,698.36	0.00
US DEPARTMENT OF EDUCATION	Uns	48,926.00	63,351.93	63,351.93	0.00	0.00
BECKET & LEE	Sec	19,886.00	25,138.16	15,800.00	1,440.00	0.00
BECKET & LEE	Uns	0.00	11,567.36	0.00	0.00	0.00
SPRINT	Uns	1,490.00	1,489.59	1,489.59	0.00	0.00
M & T BANK	Sec	0.00	78,560.46	4,751.86	0.00	0.00
AMERICAN INFOSOURCE LP	Uns	690.05	260.42	260.42	0.00	0.00
AMERICAN INFOSOURCE LP	Uns	157.00	119.72	119.72	0.00	0.00
ARCADIA RECOVERY BUREAU	Uns	0.00	660.60	660.60	0.00	0.00
UGI CORPORATION OF READING	Uns	1,713.43	1,419.64	1,419.64	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	977.00	977.83	977.83	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	675.00	675.32	675.32	0.00	0.00
WELLS FARGO	Uns	0.00	180.62	180.62	0.00	0.00
CAPITAL REGION WATER	Sec	324.96	247.67	247.67	0.00	0.00
M & T BANK	Sec	78,865.00	78,560.46	78,560.46	0.00	0.00
AMERICAN WEB LOAN	Uns	500.00	NA	NA	0.00	0.00
AMERIMARK PREMIER	Uns	47.00	NA	NA	0.00	0.00
BAKERE ASSOC	Uns	104.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BELCO CREDIT UNION	Uns	308.00	NA	NA	0.00	0.00
BUREAU ACC MANAGEMENT	Uns	558.00	NA	NA	0.00	0.00
CARDIOLOGY CONSULTANTS	Uns	32.71	NA	NA	0.00	0.00
COLUMBUS B&T	Uns	1,215.18	NA	NA	0.00	0.00
COMMUNITY LIFE TEAM EMS	Uns	1,595.00	NA	NA	0.00	0.00
DIRECT TV	Uns	375.00	NA	NA	0.00	0.00
DR LEONARDS/CAROL WRIG	Uns	53.00	NA	NA	0.00	0.00
EDWIN AQUINO MD	Uns	164.00	NA	NA	0.00	0.00
HOLY SPIRIT HOSPITAL	Uns	407.00	NA	NA	0.00	0.00
HSBC BANK	Uns	1,579.00	NA	NA	0.00	0.00
JOSEPH CARDINALE MD	Uns	120.00	NA	NA	0.00	0.00
LOWER ALLEN TW EMERGENCY	Uns	761.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	1,222.92	NA	NA	0.00	0.00
PINNACLE HEALTH HOSP	Uns	1,576.74	NA	NA	0.00	0.00
PP&L	Uns	400.00	NA	NA	0.00	0.00
QUATUM IMAGING & THERAPUTIC	Uns	502.00	NA	NA	0.00	0.00
SHEIN ERNST EYE	Uns	110.00	NA	NA	0.00	0.00
SHIPLEY ENERGY	Uns	1,109.00	NA	NA	0.00	0.00
STEVEN ROSENFELD DDS	Uns	516.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 4,751.86	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 15,800.00	\$ 1,440.00	\$ 0.00
All Other Secured	\$ 78,808.13	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 99,359.99	\$ 1,440.00	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 69,135.67	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 6,080.00	
Disbursements to Creditors	\$ 1,440.00	
<b>TOTAL DISBURSEMENTS:</b>		\$ 7,520.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 07/11/2017

By: /s/ CHARLES J. DEHART, III  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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